

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Mark Winsock
Liane L Winsock

Case No.: 5-18-02046MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition and post-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name:	Citizen's Bank of PA
Court Claim Number:	11
Last Four of Loan Number:	3203
Property Address if applicable:	16 Montgomery Ave

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$2,155.53
b.	Prepetition arrearages paid by the trustee:	\$2,155.53
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$2,155.53

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is/was paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: July 19, 2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: Mark Winsock
Liane L Winsock

Case No.: 5-18-02046MJC

Chapter 13

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on July 19, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Lisa M Doran, Esquire
69 Public Square Suite 700
Wilkes Barre PA 18701

Served by First Class Mail

Citizen's Bank
10561 Telegraph Rd
Glen Allen VA 23059

Mark Winsock
Liane L Winsock
16 Montgomery Ave
West Pittston PA 18643-2832

I certify under penalty of perjury that the foregoing is true and correct.

Date: July 19, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 18-02046 MARK WINSOCK

FAY SERVICING, LLC
P.O. BOX 814609

DALLAS, TX 75381-4609

Acct No: 3203/PRE ARREARS/16 MONT

Sequence: 24

Modify:

Filed Date: 7/13/2018 12:00:00AM

Hold Code:

Amt Sched:	\$263,850.00	Debt:	\$2,155.53	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$2,155.53	Accrued Int:	\$0.00
				Balance Due:	\$0.00

Claim	name	Type	Date	Check #	Principal	Interest	Total	Reconciled
						DisbDescrp		
5200	FAY SERVICING, LLC							
520-0	FAY SERVICING, LLC		07/11/2023	2026688	\$28.74	\$0.00	\$28.74	
520-0	FAY SERVICING, LLC		05/16/2023	2024809	\$237.15	\$0.00	\$237.15	05/24/2023
520-0	FAY SERVICING, LLC		04/18/2023	2023779	\$237.15	\$0.00	\$237.15	04/26/2023
520-0	FAY SERVICING, LLC		03/15/2023	2022773	\$116.25	\$0.00	\$116.25	03/28/2023
520-0	FAY SERVICING, LLC		02/15/2023	2021757	\$116.25	\$0.00	\$116.25	02/27/2023
520-0	FAY SERVICING, LLC		01/18/2023	2020760	\$116.25	\$0.00	\$116.25	01/26/2023
520-0	FAY SERVICING, LLC		12/13/2022	2019774	\$116.25	\$0.00	\$116.25	12/30/2022
520-0	FAY SERVICING, LLC		11/16/2022	2018814	\$116.25	\$0.00	\$116.25	12/16/2022
520-0	FAY SERVICING, LLC		10/18/2022	2017757	\$116.25	\$0.00	\$116.25	10/28/2022
520-0	FAY SERVICING, LLC		09/13/2022	2016730	\$122.63	\$0.00	\$122.63	09/23/2022
520-0	FAY SERVICING, LLC		08/17/2022	2015668	\$122.63	\$0.00	\$122.63	08/23/2022
520-0	FAY SERVICING, LLC		07/13/2022	2014627	\$122.63	\$0.00	\$122.63	07/26/2022
520-0	FAY SERVICING, LLC		06/14/2022	2013659	\$114.13	\$0.00	\$114.13	07/01/2022
520-0	FAY SERVICING, LLC		05/17/2022	2012601	\$114.13	\$0.00	\$114.13	05/27/2022

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u> <u>DisbDescrp</u>	<u>Total</u>	<u>Reconciled</u>
520-0	FAY SERVICING, LLC		04/12/2022	2011545	\$114.13	\$0.00	\$114.13	04/29/2022
520-0	FAY SERVICING, LLC		03/16/2022	2010526	\$114.13	\$0.00	\$114.13	03/31/2022
520-0	FAY SERVICING, LLC		02/16/2022	2009556	\$114.13	\$0.00	\$114.13	03/01/2022
520-0	FAY SERVICING, LLC		01/19/2022	2008554	\$16.45	\$0.00	\$16.45	02/01/2022
					Sub-totals:	\$2,155.53	\$0.00	\$2,155.53
					Grand Total:	\$2,155.53	\$0.00	